

Certificate Number: 17082-PAW-DE-039158826

Bankruptcy Case Number: 24-22235



17082-PAW-DE-039158826

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 15, 2024, at 3:31 o'clock PM MST, JAMES J PAVCIC completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 15, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director